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PATENT

Attorney Docket No. 4020 P 005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re U.S. Patent Application Of:

John J. Loy

Application No. 10/085,977

Confirmation No. 9041

Filed: February 28, 2002

For: Trade Receivable Processing Method and Apparatus

Commissioner For Patents

Washington, D.C. 20231

Group Art Unit: 2161

Examiner:

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**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
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Applicant submits herewith Form PTO-1449 and a copy of the reference listed thereon.

Since this Information Disclosure Statement is being filed before the mailing date of a First Office Action on the merits, no certification or fee is due. The Commissioner is hereby authorized to charge any deficiency in fees to Deposit Account No. 23-0280. A duplicate copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated:

2/17/03

By:

Edward L. Bishop, Reg. No. 39,110
Wallenstein & Wagner, Ltd.
311 South Wacker Drive, 53rd Floor
Chicago, Illinois 60606-6630
312.554.3300

CERTIFICATE OF MAILING (37 C.F.R. § 1.8a)

I hereby certify that this correspondence is, on the date shown below, being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner For Patents, Washington, D.C. 20231 on

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Kathleen Rundquist/167510.1

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
PTO-1449



W&W File No.: 4020 P 005
Application No.: 10/085,977
Applicant: John J. Loy
Filing Date: February 28, 2002
Art Unit: 2161

U.S. PATENT DOCUMENTS

Examiner Initial	U.S. Patent Document No.	Name of Patentee or Applicant	Date of Publication
	6,073,104	Field	06/06/2000

FOREIGN PATENT DOCUMENTS

Examiner Initial	Foreign Patent Document			Name of Patentee or Applicant	Date of Publication	T
	Office	Number	Kind			

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OTHER PRIOR ART OR NON-PATENT LITERATURE DOCUMENTS

Examiner Initial	(including Author (in capital letters), Title of the article, Title of the item, Date, Pages, Volume-Issue number, Publisher, City and/or Country where published.)	T

Examiner: _____ Date _____
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